

<b>DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION</b>		<b>Attorney Docket No.:</b> ABC0105.011
		<b>First Named Inventor:</b> Shad Hedy
<b>COMPLETE IF KNOWN</b>		
<input checked="" type="checkbox"/> Declaration OR		<b>Application No.:</b>
<input type="checkbox"/> Declaration Submitted with Initial Filing		<b>Filing Date:</b> Oct. 19, 1999
		<b>Group Art Unit</b>
		<b>Examiner Name:</b>

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY, DELIVERY, AND REPORTING OF CREDIT INFORMATION**

(Title of the Invention)

the specification of which

is attached hereto

OR

was filed on  
(MM/DD/YYYY)

Application Number:

as United States Application Number or PCT International

and was amended on  
(MM/DD/YYYY)  
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title Code 37 of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365 (a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				Yes	No
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority sheet attached hereto:

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

Application Number (s)	Filing Date (MM/DD/YYYY)	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.

## DECLARATION

I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of the Federal Regulations § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.

As a named inventor, I hereby appoint the following registered practitioner(s) to prosecute this application and to transact all business in the Patent and trademark Office connected therewith:

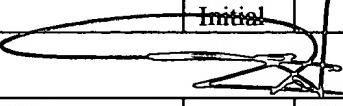
Name	Registration Number	Name	Registration Number
Mark J. Young Christine Joan Gilsdorf	39,436 43,635		

Additional registered practitioner(s) named on a supplemental sheet attached hereto.:

Direct all correspondence to:

Name	Christine Joan Gilsdorf				
Address	Draughon Professional Association				
Address	200 West Forsyth Street, Suite 1730				
City	Jacksonville	State	Florida	Zip	32202
Country	USA	Telephone	(904) 358-3777	Fax	(904) 353-6927

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor:					<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name	Shad	Middle Initial	Family Name	Hedy	Suffix e.g. Jr.	
Inventor's Signature						Date
Residence: City	Jacksonville	State	FL	Country	USA	Citizenship USA
Post Office Address	2335 Covington Creek Circle West					
Post Office Address						
City	Jacksonville	State	FL	Zip	32224	Country USA
<input type="checkbox"/> Additional inventor's are being named on supplemental sheet(s) attached hereto.						

VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS  
(37 CFR 1.9(f) & 1.27 (c)) - SMALL BUSINESS CONCERN

Docket Number (Optional): ABC0105.007

Applicant or Patentee: Advanced Business Computers of America, Inc.

Application or Patent No.: \_\_\_\_\_

Filed or Issued: \_\_\_\_\_

Title: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,  
DELIVERY, AND REPORTING OF CREDIT INFORMATION

I hereby declare that I am:

- the owner of the small business concern identified below:  
 an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF SMALL BUSINESS CONCERN: Advanced Business Computers of America, Inc.

ADDRESS OF SMALL BUSINESS CONCERN: 233 East State Street, Jacksonville, Florida 32202

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time, or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention described in:

- the specification filed herewith with title as listed above.  
 the application identified above.  
 the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights in the invention must file separate verified statements averring to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9(e) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization having any rights in the invention is listed below:

- no such person, concern, or organization exists.  
 each such person, concern, or organization is listed below.

Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING: Shad M. Hedy

President

TITLE IN ORGANIZATION OF PERSON SIGNING: \_\_\_\_\_

ADDRESS OF PERSON SIGNING: 2335 Covington Creek Circle West, Jax., FL 32224

SIGNATURE:

DATE: 10-13-99